IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Application No.:	10/786,023	Inventor(s):	Modigliani
Filed:	26 FEB 2004	Attorney Docket No.:	056105-5002
Customer No.:	09629	Confirmation No.:	2925
Examiner:	NGUYEN, Hiep Van	Art Unit:	4137

Title: AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND ELIMINATION OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY

MAIL STOP: AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED FEBRUARY 12, 2008

Sir:

Applicants hereby petition for a one-month extension of time to respond to the Office Action mailed February 12, 2008, thus extending the due date for this Response from May 12, 2008 to June 12, 2008. The fee for this extension is estimated to be \$60. Please charge the required fee to Deposit Account No. 50-0310.

In response to the Office Action mailed February 12, 2008, the following amendments and remarks are respectfully submitted.